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May 5, 2020

United States Bankruptcy Court
Hon. Nancy H. Lord
275 Cadman Plaza East
Brooklyn, NY 11207

Re: **YVETTE HOYER**
Chapter 7
Case No.: 19-44368-nhl

Dear Judge Lord,

Please have this letter serve as the Debtor's Loss Mitigation Status Report in the above referenced matter.

As of April 15th, 2020 this office received an email regarding an offer for trial modification payments from the Debtor. I have attempted to reach the Debtor via telephone and contacting other secondary individuals; however, I have been unable to reach the Debtor. As of 10 prior to preparing this Status Letter I have tried to reach out to Debtor and her

Sometime during the latter part of the month of March I called the debtor and spoke with the Debtor's niece, Shauna Paul. At that time, I was informed by the Ms. Paul that she, the Debtor, and the third financial contributor (Ms. Paul's Mother) had all affirmatively contracted COVID-19 and at that time they were all quarantined. The Debtor was taken under the care of her children. The Debtor and third person are elderly individuals.

I was further advised during that conversation that the projected income from the City of New York had been temporarily affected due to the pandemic and therefore,

renovations were forced to stop until further notice from the City that the program shall be open again and that it may be safe to have other individuals in the property.

As a result of the lack of contact between this office and the Debtor we have not been able to perform a multitude of pre-coordinated activities in this case including but not limited to receiving acquiescence on this proposal for Loss Mitigation.

On or about May 2, 2020 I sent out mail, in triplicate, to all three individuals involved with the hope that we will be able to get a response, or at minimum, acquire some information as to what is in fact happening with the Debtor. As of this morning I have heard nothing from anyone of them.

My knowledge of the Debtor and Ms. Paul lends me to believe that there is something else causing their silence other than merely their will to not respond. They both have been excessively vocal throughout the process of this case.

Unlike some other clients I cannot reach out physically to the Debtor at the moment due to my own physical and geographic limitations. However, I am sure that with the progressive opening of the States that it may be possible for physical contact of the Debtor, if found necessary within the next 30 days.

I would plead, on behalf of the Debtor, with the creditor and the court for the court to extend the proceeding for a thirty period with a conditional Order for the Debtor to appear and to state her intentions. This would work if the Debtor has some impediment that would actually prevent her from moving forward.

Thanking you in anticipation of a favorable consideration on this matter.

Respectfully



Nigel E. Blackman, Esq.